

## IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

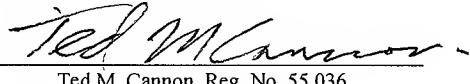
Applicant : Yuri Galperin, et al.  
Appl. No. : 09/942,983  
Filed : August 30, 2001  
For : METHOD AND APPARATUS  
FOR DETERMINING A  
PREPAYMENT SCORE FOR AN  
INDIVIDUAL APPLICANT  
Examiner : Siegfried E. Chencinski  
Group Art Unit : 3692

CERTIFICATE OF EFS WEB  
TRANSMISSION

I hereby certify that this correspondence, and  
any other attachment noted on the automated  
Acknowledgement Receipt, is being transmitted  
from within the Pacific Time zone to the  
Commissioner for Patents via the EFS Web  
server on:

September 19, 2007

(Date)



Ted M. Cannon, Reg. No. 55,036

## RESPONSE TO MARCH 19, 2007 OFFICE ACTION

**Mail Stop Amendment**  
Commissioner for Patents  
P.O. Box 1450  
Alexandria, VA 22313-1450

Dear Sir:

Please enter the following response to the March 19, 2007 Office Action.

**Amendments to the Claims** are reflected in the listing of claims that begins on page 2 of  
this paper.

**Remarks** begin on page 3 of this paper.